Certificate Number: 00981-NH-CC-013575102



CERTIFICATE OF COUNSELING

I CERTIFY that on Januar 14, 2011, at 10:08 o'clock AM CST, Robert Graf received from Credit Advisors Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Hampshire, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 14, 2011

By: /s/Sam Hohman

Name: Sam Hohman

Title: President, CEO

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 00981-NH-CC-013575086



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>January 14, 2011</u>, at <u>10:07</u> o'clock <u>AM CST</u>, <u>Alexandra Graf</u> received from <u>Credit Advisors Foundation</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of New Hampshire</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date:	January 14, 2011	Ву:	/s/Sam Hohman
		Name:	Sam Hohman
		Title:	President, CEO

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).